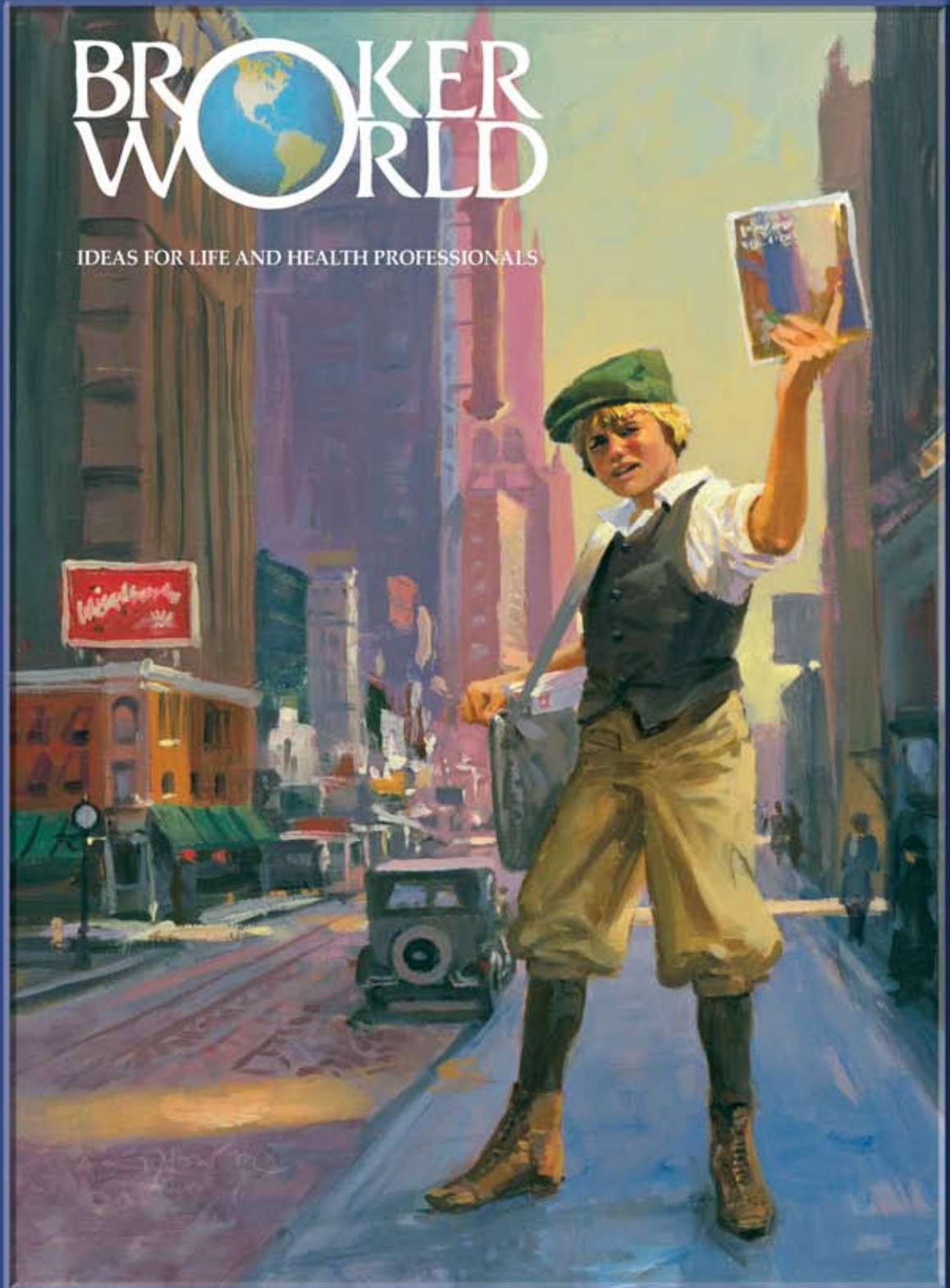


EXHIBIT 4

2014

Long Term Care Survey



2014 Long Term Care Insurance Survey



**CLAUDE
THAU**

FSA, MAAA, is president of Thau, Inc. He can be reached by telephone at 913-403-5824. Fax: 913-384-3781. Email: cthau@targetins.com.



**DAWN
HELWIG**

FSA, MAAA, is a principal and consulting actuary in the Chicago office of Milliman, Inc. She can be reached at Milliman, Inc., 71 South Wacker Drive, 31st Floor, Chicago, IL 60606. Telephone: 312-499-5578. Email: dawn.helwig@milliman.com.



**ALLEN
SCHMITZ**

FSA, MAAA, is a principal and consulting actuary in the Milwaukee office of Milliman, Inc. He can be reached at 15800 Bluemound Road, Suite 400, Brookfield, WI 53005. Telephone: 262-796 3477. Email: allen.schmitz@milliman.com.

The 2014 Long Term Care Insurance Survey is the sixteenth consecutive annual review of long term care insurance (LTCI) published by *BROKER WORLD* magazine. The survey compares products, reports sales distributions and analyzes the changing marketplace.

Unless otherwise indicated, references are solely to the U.S. stand-alone LTCI market and exclude the exercise of future purchase options or other changes to existing coverage. Stand-alone refers to LTCI policies which *do not* include death benefits (other than returning premiums upon death or waiving a surviving spouse's premiums) or annuity or disability income benefits. The data includes multi-life groups, which are certificates or individual policies sold with discounts and / or underwriting concessions, but not guaranteed issue, to groups of people based on common employment or affinity relationships. Except where true group is specifically mentioned, comments and data *do not* include sales of certificates to groups on a guaranteed issue basis.

Comparisons of worksite sales characteristics to overall sales characteristics will be discussed in the August issue of *BROKER WORLD* magazine.

Highlights from This Year's Survey

• Participants

We are pleased that Mutual of Omaha and United Security Assurance have, as indicated last year, resumed participation in the survey after a one-year hiatus.

The carriers that participated last year are all participating again. Although Northwestern Long Term Care Insurance Company's product is not included in the product display section, Northwestern LTC has, once again, provided background statistical information to help us report on the entire industry.

In addition, New York Life contributed sales totals. Prudential and Unum, although not accepting any new groups, provided sales of new certificates to existing cases. These companies are not reflected in the statistical distribution.

In our 2008 survey article, we reported that there were about 45 insurers selling stand-alone individual or group LTCI. Now there are only 16.

• Sales

✓ The 15 carriers that reported individual sales to this survey sold 174,775 policies (\$403,924,967 of new annualized premium) in 2013, plus 26 single premium policies (\$1.5 million of premium). Single premium stand-alone LTCI has been unavailable for nearly two years; these apps were submitted in the summer of 2012, but not placed until early 2013. We estimate that these carriers sold well over 99.9 percent of the stand-alone LTCI industry's 2013 sales.

✓ Industry sales were down 26.5 percent from 2012 in terms of premium and 22.9 percent in terms of the number of lives insured with individual policies.

BROKER WORLD MAGAZINE

Table 8
Sales by Benefit Increase Type

| Benefit Increase Type | 2013 | 2012 | 2011 | 2010 | 2009 | 2008 | 2007 |
|---|-------|-------|-------|-------|-------|-------|-------|
| Level Premium Benefit Increases | | | | | | | |
| 5% Compound for Life | 22.0% | 32.7% | 35.3% | 34.9% | 41.2% | 47.6% | 47.7% |
| 5% Compound for 20 Years | 0.7 | 0.0 | 0.9* | — | — | — | — |
| 4% Compound | 1.0 | 0.5 | 0.5 | 0.4 | — | — | — |
| 3% Compound | 29.1* | 22.5 | 17.1 | 8.8 | — | — | — |
| Other Compound | 0.5 | 0.5 | 3.5 | 3.6 | 6.8 | 6.1 | 4.5 |
| 5% Simple for Life | 5.6 | 6.8 | 9.7 | 12.2 | 14.6 | 18.3 | 20.2 |
| Age-Adjusted | 0.4 | 0.5* | 0.0 | 0.0 | 0.0 | 0.0 | 0.0 |
| Indexed Level Premium | 4.6 | 4.0 | 8.1 | 14.4 | 10.9 | 6.0 | 3.7 |
| Increasing Premium Benefit Increases | | | | | | | |
| Step-Rated | 0.1 | 0.2 | 0.0 | 0.0 | 0.0 | 2.3 | 2.6 |
| Deferred Compound Option | 5.0 | 1.9 | 2.0 | 1.3 | — | — | — |
| FPO**: Fixed | 18.8 | 20.3 | 12.8 | 15.6 | 16.8 | 10.1 | 9.1 |
| Other | | | | | | | |
| Dependent on Excess Interest Earnings | 3.2 | | | | | | |
| No Benefit Increases | 8.5 | 9.9 | 9.2* | 7.9 | 9.0 | 8.3 | 11.6 |
| Other | 0.5 | 0.2 | 0.5 | 0.9 | 0.8 | 1.3 | 0.6 |

*Adjusted upward to make the total equal 100.0 percent.
**Future Purchase Option

Table 10
Sales By Facility Elimination Period

| Number of Days | 2013 | 2012 | 2011 | 2010 | 2009 | 2008 | 2007 |
|----------------|------|------|------|------|------|------|------|
| 0 - 19 | 0.9% | 1.1% | 1.2% | 2.0% | 2.8% | 2.6% | 3.0% |
| 20 - 44* | 4.7 | 5.7 | 6.1 | 6.7 | 9.4 | 10.2 | 10.7 |
| 45 - 83* | 0.9 | 1.0 | 1.7 | 10.8 | 11.7 | 4.8 | 5.7 |
| 84 - 100* | 87.8 | 86.1 | 86.3 | 76.3 | 72.2 | 78.3 | 75.4 |
| 101 - 200 | 4.6 | 4.8 | 4.7 | 4.2 | 3.9 | 4.1 | 5.2 |
| More Than 200 | 1.1 | 1.3 | | | | | |

*Prior to 2012, these categories were 20-30, 31-89 and 90-100.

ular as shared care is, it seems surprising that the percentage is not higher.

Some products offer (or include automa-

ically) joint waiver of premium (premium waived for both insureds if either qualifies) and/or survivorship features that waive

Table 9
Future Purchase Option Election Rates

| Year | 2013 | 2012 | 2011 | 2010 |
|----------------------|--------------|--------------|--------------|--------------|
| Election Rate | 24.0% | 25.5% | 24.4% | 27.0% |

premiums for a survivor after the first death if specified policy conditions are met. In 2013, 30.3 percent of policies sold to couples-both-buying included joint waiver of premium but only 16.3 percent included survivorship because one major company that sold a lot of survivorship in the past discontinued the feature in 2013. (See Table 12 on page 9.)

Table 13 on page 9 shows that the most common shared care sale (combining the traditional and third-pool designs) has a 3-year BP chassis, but the BP with the highest percentage of shared care sales is the 4-year BP. Above we stated shared care is selected by 40 percent of couples who both buy limited BP. Table 13 shows that shared care does not comprise 40 percent of any BP; that's because Table 13 includes BPs for single buyers in the denominators.

Existence and Type of Home Care Coverage. Two participants reported home care only policies, which accounted for 2 percent of sales. Five participants reported sales of facility only policies, which accounted for only 1.1 percent of total sales.

Nearly 98 percent of the comprehensive policies included home care benefits at least equal to the facility benefit.

Most policies (79 percent) use a weekly or monthly reimbursement design, while 21 percent use a daily reimbursement home care benefit. Only one company sold indemnity, and it was so few policies that it did not amount to even 0.1 percent. The only company that sells a full cash benefit did not report the breakdown of its sales this year. Last year that carrier caused 2 percent of the industry's sales to use a disability (also known as cash definition), but the impact would have been lower this year because it discontinued its policy which had a built-in cash benefit.

In addition to the cash policies, 17.7

2014 Annual Long Term Care Insurance Survey

| 1 | COMPANY NAME | BANKERS LIFE & CASUALTY | | COUNTRY LIFE | |
|----|---|---|---------------------------|-------------------------|--|
| 2 | Policy Type | Comprehensive | | Facility Only | |
| 3 | Product Marketing Name | GR-N620 (Standard Package) | GR-N650 (Premier Package) | Facility Only LTC | |
| 4 | Policy Form Number | GR-N620 | GR-N650 | LTC-520 | |
| 5 | Year First LTCI Policy Offered | 1985 | | 1989 | |
| 6 | Year Current LTCI Policy Priced | 2013 | | 2004 | |
| 7 | Jurisdictions Available | All States (BLNY in NY) | | 23 States, No Northeast | |
| 8 | State Partnerships (as of January 1, 2014) | 39 (Including CT, IN) | | 18 | |
| 9 | Financial Ratings (as of December 31, 2013) | | | | |
| 10 | A.M. Best | B++ | | A+ | |
| 11 | Standard & Poor's | BBB | | Not Rated | |
| 12 | Moody's | Baa3 | | Not Rated | |
| 13 | Fitch | BBB | | Not Rated | |
| 14 | COMDEX Ranking (as of May 1, 2014) | 54 | | 87 | |
| 15 | Statutory Financials (Millions) | | | | |
| 16 | Assets (as of December 31, 2013) | \$15,840 | | \$10,263 | |
| 17 | Surplus (as of December 31, 2013) | \$1,057 | | \$1,096 | |
| 18 | Percent Increase (Assets, Surplus) | 6%, 16% | | 7%, 7% | |
| 19 | LTCI Premium (Millions) | | | | |
| 20 | 2013 First Year Premium | \$11.9 | | \$3.2 | |
| 21 | 2013 End of Year In-Force Premium | \$504.1 | | \$28.3 | |
| 22 | Percent Increase (New Business, In-Force) | -28%, -5% | | 37%, 10% | |
| 23 | LTCI Lives Insured | | | | |
| 24 | 2013 First Year Issued | 7,223 | | 1,619 | |
| 25 | 2013 End of Year In-Force Premium | 283,517 | | 18,822 | |
| 26 | Percent Increase (New Business, In-Force) | -27%, -5% | | 47%, 7% | |
| 27 | Policy Ranges and Elimination Period Terms | | | | |
| 28 | Issue Age Range | 18 - 84 | | 18 - 84 | |
| 29 | Daily, Weekly or Monthly Benefit Range | \$40 - \$400 | | \$50 - \$350 | |
| 30 | Benefit Periods and/or Pools | 1, 2, 3, 4, 5, 6, 8 (500 - 2,500 Day BP Also Available) | | 2, 3, 4, 5 | |
| 31 | Elimination Periods | 0, 15, 30, 60, 90, 180, 365, 730, 1095, 1460 | | 30, 90, 180, 365 | |
| 32 | Vanishing, Cumulative | Yes, Yes | | Yes, Yes | |
| 33 | Elimination Period Crediting | 3 HC/Week=7 | | Service Days | |
| 34 | Zero-Day HCBC EP with Longer NH EP | No | | Facility Only | |
| 35 | Policy Benefits | | | | |
| 36 | Number of Benefit Pools, EPs | 1, 1 | | Facility Only | |
| 37 | HCBC Payment Basis | Weekly | Monthly | Facility Only | |
| 38 | Indemnity Facility, Indemnity HCBC | No, No | | No, NA | |
| 39 | Full Cash (Disability) Benefit | NA | | NA | |
| 40 | Partial Cash (Disability) Alternative | NA | | NA | |
| 41 | Additional Cash Benefit | 25% (Extra Cost) | | NA | |
| 42 | Assisted Living (Percent of NH Max) | 50% | 100% | 100% | |
| 43 | Home Care Health Aide (Percent of NH Max) | 50% | 50%, 100% | Facility Only | |
| 44 | Independent Professional, Non-Professional | Same, Not Covered | | Facility Only | |
| 45 | Homemaker Services | Must Be Incidental | | Facility Only | |
| 46 | Informal Care (Other Than Family) | Not Covered | | Facility Only | |
| 47 | Informal Family Care | Not Covered | | Facility Only | |
| 48 | Benefit Increase Features | | | | |
| 49 | Lifetime Compound Increases (Level Premium) | 2%, 3%, 4%, 5% | | 5% | |
| 50 | Lifetime Simple Increases (Level Premium) | 5% | | 5% | |
| 51 | Other Increases (Level Premium) | 2 Decreasing Inflation Options Are Also Offered (See Other Comments) | | NA | |
| 52 | Increased Before Claims Deducted? | No | | No | |
| 53 | Future Purchase Options (FPO) | 15% Every 3 Years | | NA | |
| 54 | Benefit Increase Comments | FPO: To 89 If No Declines or Claims | | NA | |
| 55 | Other Comments | | | | |
| | | 5% Compound Through Age 60, Then Either 3% Compound or 5% Simple Through Age 75, Then 0%; HCO; FO | | | |

See page 12 for description of abbreviations.

| GENWORTH | JOHN HANCOCK | KNIGHTS OF COLUMBUS | | LIFESECURE | | 1 |
|--|---|---|------------------------|--|------------------------------------|----|
| Comprehensive | Comprehensive | Facility Only | Comprehensive | Comprehensive | Worksite | 2 |
| Privileged Choice Flex 2 | Custom Care III Featuring Benefit Builder | K of C Care | K of C Care | LifeSecure LTC II w/Shareability Option | LifeSecure OM II <i>(Worksite)</i> | 3 |
| 8000, 8001 | ICC12-LTC-12 | NHC01 | LTC01 | LS-LTC-0004 | LS-LTC-0005 | 4 |
| 1974 | 1987 | 2000 | | 2006 | | 5 |
| 2012 | 2012 | 1999 | | 2013 | | 6 |
| All States & DC | All States & DC | All States & DC | | All But CT, MA, ME, NH, NJ, NY | | 7 |
| 40 <i>(Including CA, CT, IN, NY)</i> | 31 <i>(Including CT, IN, NY)</i> | None | | 24 | | 8 |
| | | | | | | 9 |
| A | A+ | A++ | | Not Rated | | 10 |
| A- | AA- | AA+ | | Not Rated | | 11 |
| A3 | A1 | Not Rated | | Not Rated | | 12 |
| A- | AA- | Not Rated | | Not Rated | | 13 |
| 73 | 93 | 100 | | Not Rated | | 14 |
| | | | | | | 15 |
| \$36,445 | \$239,597 | \$20,534 | | \$190 | | 16 |
| \$3,487 | \$5,809 | \$1,878 | | \$21 | | 17 |
| -1%, 2% | 5%, 0% | 6%, 4% | | 8%, -13% | | 18 |
| | | | | | | 19 |
| \$133.8 | \$36.3 | \$4.6 | | \$7.2 | | 20 |
| \$2,508.8 | \$1,575.9 | \$54.3 | | \$34.1 | | 21 |
| -39%, 6% | 34%, 1% | 9%, 10% | | 84%, 17% | | 22 |
| | | | | | | 23 |
| 54,906 | 13,307 | 3,586 | | 4,459 | | 24 |
| 1,233,020 | 700,919 | 43,257 | | 29,424 | | 25 |
| -39%, 3% | 41%, -1% | 10%, 8% | | 59%, 9% | | 26 |
| | | | | | | 27 |
| 18 - 75 | 18 - 75 | 30 - 85 | | 18 - 79 | | 28 |
| \$50 - \$400 | \$50 - \$400 | \$50 - \$400 | | \$1,000 - \$20,000/Month | | 29 |
| 2, 3, 4, 5, 6, 8, 10 | 2, 3, 4, 5, 6 | 3, 5, LT | | \$75K - \$1KK in \$5K Increments | | 30 |
| 30, 90, 180, 365 | 30, 60, 90, 180, 365 | 30, 60, 90, 180 | | 90 | | 31 |
| Yes, Yes | Yes, Yes | Yes, No | | Yes, Yes | | 32 |
| Choice of Service Days; or Calendar Days After 1st Expense | Service Days | Calendar Days | | Calendar Days | | 33 |
| Extra Cost; HC Days Retire FC EP | Extra Cost; HC Days Retire FC EP | No | | No | | 34 |
| | | | | | | 35 |
| 1, 1 | 1, 1 | 1, 1 | | 1, 1 | | 36 |
| Daily <i>(Monthly Extra \$)</i> | Daily <i>(Monthly Extra \$)</i> | Facility Only | Monthly | Monthly | | 37 |
| No, No | No, No | No, NA | No, No | No, No | | 38 |
| NA | NA | NA | | NA | | 39 |
| NA | NA | NA | | NA | | 40 |
| NA | 15% <i>(Extra Cost)</i> | NA | | NA | | 41 |
| 50%, 100% | 100% | 100% | | 100% | | 42 |
| 50%, 100% | 100% | Facility Only | 100% | 100% | | 43 |
| Same, Not Covered | Up to 75% If No HCA in 40 Miles | Facility Only | Both Same As Above | Same, Reduced | | 44 |
| Also Informal Caregivers | Must Be Incidental | Facility Only | Same As Custodial Care | Must Be Incidental | | 45 |
| Homemaker & Chore Services | Not Covered | Facility Only | Same As Above | Reduced | | 46 |
| Family Only If Normal Compensation as HC Provider Ee(s) | Family Only If Normal Compensation as HC Provider Ee(s) | Facility Only | Not Covered | (See row 55)* | | 47 |
| | | | | | | 48 |
| 3%, 4%, 5% | 5%, CPI | 5% | | 3%, 5% | | 49 |
| 5% | NA | NA | | NA | | 50 |
| NA | Benefit Builder | NA | | NA | | 51 |
| No | No | No | | No | | 52 |
| 15.76% Every 3 Years | 10%/3 Yrs w/Benefit Builder (5%/3 Yrs w/CPI BIO) | 10% of Orig MDB Every 2 Years Until 2 Straight Declines or On Clm | | 15% Every 3 Years | | 53 |
| NA | Benefit Builder Excess Interest Buys Pd-Up Additions; No FPO at Ages 76+, If On Claim in Past 2 Yrs, or if Declined 2x. For Issue Age 65+, FPO Also Lost If 1 Decline or If Ever Rec'd Benefits | | | Unlimited Offers No Matter How Many Times Insured Declines Until Age 80 | | 54 |
| Coordinates Benefits with All other LTCI | | | | Electronic App *Flexible Benefit; 50% of Unused Benefit Can Be Used for Other Care *Specified in the Plan of Care, Including Family Caregiving | | 55 |

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| 56 | COMPANY NAME | BANKERS LIFE & CASUALTY | | COUNTRY LIFE | |
|-----|--|---|----------------------------------|--|-------------------|
| 57 | Product Marketing Name | GR-N620 <i>(Standard Package)</i> | GR-N650 <i>(Premier Package)</i> | Facility Only LTC | Comprehensive LTC |
| 58 | Sales Rep/Source for More Info | www.bankerslife.com | | 866-856-4760 | |
| 59 | Ancillary Benefits | | | | |
| 60 | Bed Reserve Days/Year, Respite during EP? | 60+Other, No | 60+Other, 21 | 30, 30 | |
| 61 | Alternative Plan of Care <i>(APC)</i> | No | Contractual After EP | Contractual After EP | |
| 62 | Home Modification | NA | 30 x MDB | Facility Only | 50 x MDB |
| 63 | Caregiver Training Benefit | NA | 25% of Monthly HC | Facility Only | 3 x MDB |
| 64 | Emergency Alert | NA | 5% HC MMB; Max 12 Months | Facility Only | 50 x MDB |
| 65 | Equipment Benefit | NA | 5% HC MMB; Max 12 Months | Facility Only | 50 x MDB |
| 66 | Drug, Ambulance Benefit | NA, \$75/Trip x 4x/Year | | NA | NA |
| 67 | Claims Issues | | | | |
| 68 | Conditional Receipt Protection | No | | No | |
| 69 | Coverage Beyond USA | Canada <i>(Other = 30 Days)</i> | | No | |
| 70 | Provider Discounts <i>(Directly or Indirectly)</i> | No | | No | |
| 71 | Care Coordination Available From | Through Network | | Through Network | |
| 72 | Third Party Care Coordinator Limits | None | | None | |
| 73 | Independent Review | Extended to In-Force in States with IR; Initiates IR for Client | | Extended to In-Force in States with IR | |
| 74 | Premiums and Discounts | | | | |
| 75 | Gender-Distinct or Unisex Pricing | Gender-Distinct | | Unisex | |
| 76 | Preferred Discount | 10% | | 10% | |
| 77 | Substandard Extra Ratings | 25%, 50%, 100% | | None | |
| 78 | Two-Spouse, Two-Partner Discounts | 35%, 10% | | 30%, 0% | |
| 79 | Requires Identical Coverage | No | | No | |
| 80 | If Spouse is a Surprise Decline | Reduced | | Reduced | |
| 81 | If Spouse Answers "Yes" to "Knockout" question | Reduced | | Reduced | |
| 82 | One-Spouse Discount <i>(Only 1 Spouse Applies)</i> | 15% | | 15% | |
| 83 | Maximum Best UW Class & Spouse Discount | 41.50% | | 40% | |
| 84 | Later Marriage Earns Discount For | Current & New Spouse | | Current & New Spouse | |
| 85 | Most Common Employer, Affinity Discount | NA, 5% | | NA | |
| 86 | Minimum Size Employer Group, Number Apps | NA | | NA | |
| 87 | Minimum Size Affinity Group, Number Apps | Varies | | NA | |
| 88 | Credit Card: Frequencies Accepted | None | | None | |
| 89 | Non-Level Premiums | | | | |
| 90 | Fixed Periods | NA | | NA | |
| 91 | Paid Up at Ages | NA | | NA | |
| 92 | Waiver of Premium | | | | |
| 93 | First Premium Waived <i>(Days)</i> | Elimination | | Elimination | |
| 94 | HCBC Waiver | Yes | | Facility Only | Yes |
| 95 | Joint Waiver | Extra Cost | Automatic | Extra Cost | |
| 96 | Return of Premium Upon Death <i>(ROP)</i> | | | | |
| 97 | ROP Design #1 | Net Grades from 10% @ 4th Year to 100% @ Year 20+ | | Net, Decrease to \$0 @ Age 80 | |
| 98 | Other ROP Design(s) | NA | | NA | |
| 99 | Other Riders and Features | | | | |
| 100 | Paid Up Survivor Benefit | Extra Cost | | Extra Cost | |
| 101 | Both People Must Survive Number of Years | 10 | | 10 | |
| 102 | Claim-Free Requirement? | No | | No | |
| 103 | Shared Care Benefit | Permanent Extra \$, Third Pool | | NA | Permanent Extra |
| | | | | | |
| 104 | Other Shared Care Aspects | | | | |
| | | | | | |
| 105 | Restoration of Benefits | Extra Cost | Included | | |
| | | | | Extra Cost | |
| 106 | Other Comments | Extra-Cost Rider Ups Survivor's Daily Benefit 50% But Survivor's Prem is Unchanged; Return of Premium Applies on Lapse Also | | | |
| 107 | Offers Non-Tax-Qualified Policies <i>(NTQ)</i> | Yes | | No | |
| 108 | Combination Policies Offered | None | | Life | |

See page 12 for description of abbreviations.

| GENWORTH | JOHN HANCOCK | KNIGHTS OF COLUMBUS | | LIFESecure | | 56 |
|---|--|--------------------------------------|-----------------------|---|-----------------------------|-----|
| Privileged Choice Flex 2 | Custom Care III Featuring Benefit Builder | K of C Care | K of C Care | LifeSecure LTC II w/Shareability Option | LifeSecure OM II (Worksite) | 57 |
| www.genworth.com | 800-270-1700 | paul.ochs@kofc.org | | Agent Sales Support Team 866-582-7701 | | 58 |
| | | | | | | 59 |
| 60+Other, 30 | 60+Other, No | 21, 21 | | 365+Other, No | | 60 |
| Contractual After EP | Contractual After EP | By Company Practice | Contractual After EP | Contractual After EP | | 61 |
| 3 x Monthly Max* | 30 x MDB* | Facility Only | \$1,000/Calendar Year | Covered Under the Flexible Benefit | | 62 |
| Included Above* | Included Above* | Facility Only | \$500/Calendar Year | Covered Under the Flexible Benefit | | 63 |
| Included Above* | Included Above* | LifePlans Provider Discount Program* | | Covered Under the Flexible Benefit | | 64 |
| Included Above* | Included Above* | Facility Only | \$1,000/Calendar Year | Covered Under the Flexible Benefit | | 65 |
| NA | NA | NA, \$250/Year | | NA | | 66 |
| | | | | | | 67 |
| Full, After UW Reqt | Full, After UW Reqt | No | | No | | 68 |
| NH 50%/4 Yrs; HC 25%/1 Yr | International (365) | No | | Canada (Other = NH 100%/1 Yr; HC 50%/1 yr) | | 69 |
| Yes, for Relatives Too | Yes, for Relatives Too | Yes | | Yes | | 70 |
| Through Network | Client's Choice | Client's Choice* | | Client's Choice | | 71 |
| None | Up to 10 x MDB (1/3 Monthly Max) | \$500/Calendar Year | | No Limit | | 72 |
| Extended to All Claimants | Extended to all States for NB & Some for IF | Extended to All Claimants | | As Required By Law | | 73 |
| | | | | | | 74 |
| Gender-Distinct for Single People | Gender-Distinct | Unisex | | Gender-Distinct | Unisex | 75 |
| Pfd Best is 90% x Pfd which is 80%-97% x Sel; Std is 125% x Sel | 10% | None | | 10% | NA | 76 |
| | 25%, 50% | None | | 40% | | 77 |
| Females~49%; Males~28%; Varies By Age | 35%, 35% | 15%, 0% | | 30%, 30% | | 78 |
| No | No | No | | No | | 79 |
| Reduced | Lost | Unchanged | | Lost | | 80 |
| Lost | Lost | Unchanged | | Lost | | 81 |
| 85% of Single Rate | 0% | 10% | | 0% | | 82 |
| Female~60%; Male~38% | 35% | 15% | | 37% | | 83 |
| Current (If Within 12 Mos) & New Spouse | Neither | New Spouse | | Current & New Spouse | | 84 |
| NA | NA, 5% | NA | | NA, 5% | 5%, NA | 85 |
| NA | NA | NA | | NA | 3, 5 | 86 |
| NA | 10, 3 | NA | | 200, NA | NA | 87 |
| M, Q, SA, A (First Payment Only) | M, Q, SA, A | None | | M, Q, SA, A | | 88 |
| | | | | | | 89 |
| NA | NA | NA | | 10 | | 90 |
| NA | 95 (Automatic) | NA | | NA | | 91 |
| | | | | | | 92 |
| Elimination | Elimination | Elimination | | Elimination | | 93 |
| Yes | Yes | Yes | | Yes | | 94 |
| Automatic w/Shared Care; Otherwise No | Not Offered | Not Offered | | Not Offered | | 95 |
| | | | | | | 96 |
| Net, 100% Starts @ 10th Year | Automatic: Death Before 65 | Net, 100% Starts @ 10th Year | | Net, 100% | | 97 |
| Net, Decreasing to \$0 @ Age 75 | NA | NA | | NA | | 98 |
| | | | | | | 99 |
| Extra Cost | Not Offered | Not Offered | | Not Offered | | 100 |
| 10 | NA | NA | | NA | | 101 |
| Yes | NA | NA | | NA | | 102 |
| Extra Cost Ends If Partner Dies | Extra Cost Ends If Partner Dies. | Permanent Extra \$ | | Extra Cost Ends If Partner Dies | | 103 |
| Joint WP; Survivor Protected for At Least 1/2 Original Bucket | If Pool Depleted, <91 Spouse & No Claim in 2 Yrs, Can Buy 2 Yr BP | | | Must Leave 1 Year for Living Spouse | | 104 |
| Extra Cost | NA | NA | | NA | | 105 |
| Online Live+Well Program Developed by Mayo Clinic | Benefit Builder Provides Paid-Up Additions Based on Excess Earned Interest (Portfolio Rate — 3%) | | | Simplified Issue Avail on Worksite Product thru Age 65, up to \$300K (\$200K w/Shared Care) or \$400K (\$300K w/Shared Care) depending on program | | 106 |
| No | No | NTQ Available in CA | | No | | 107 |
| Life | None | None | | None | | 108 |

2014 Annual Long Term Care Insurance Survey

| 1 | COMPANY NAME | MASSMUTUAL | MEDAMERICA | MUTUAL OF OMAHA | |
|----|---|--|--|---------------------------------------|--|
| 2 | Policy Type | Comprehensive | Comprehensive with Cash Rider | Comprehensive | Comprehensive |
| 3 | Product Marketing Name | SignatureCare 500 | FlexCare | MutualCare Secure Solution | MutualCare Custom Solution |
| 4 | Policy Form Number | MM500-P-2 | FC-336 | LTC13 | |
| 5 | Year First LTCI Policy Offered | 2000 | 1987 | 1987 | |
| 6 | Year Current LTCI Policy Priced | 2012 | 2013 | 2013 | |
| 7 | Jurisdictions Available | DC, PR & All States (Except MO) | DC & All States Except FL, MN & NV | All States & DC | |
| 8 | State Partnerships (as of January 1, 2014) | 39 (including CT, IN, NY) | 15 (Including CT, NY) | 35 | |
| 9 | Financial Ratings (as of December 31, 2013) | | | | |
| 10 | A.M. Best | A++ | B++ | A+ | |
| 11 | Standard & Poor's | AA+ | A- | A+ | |
| 12 | Moody's | Aa2 | Not Rated | A1 | |
| 13 | Fitch | AA+ | Not Rated | Not Rated | |
| 14 | COMDEX Ranking (as of May 1, 2014) | 98 | 47 | 90 | |
| 15 | Statutory Financials (Millions) | | | | |
| 16 | Assets (as of December 31, 2013) | \$195,007 | \$866 | \$5,795 | |
| 17 | Surplus (as of December 31, 2013) | \$12,524 | \$44 | \$2,675 | |
| 18 | Percent Increase (Assets, Surplus) | 11%, -1% | NA, NA | 4%, 11% | |
| 19 | LTCI Premium (Millions) | | | | |
| 20 | 2013 First Year Premium | \$13.4 | \$16.7 | \$48.5 | |
| 21 | 2013 End of Year In-Force Premium | \$213.9 | \$153.0 | \$213.6 | |
| 22 | Percent Increase (New Business, In-Force) | -54%, 5% | 66%, 13% | -9%, 27% | |
| 23 | LTCI Lives Insured | | | | |
| 24 | 2013 First Year Issued | 5,035 | 8,707 | 21,495 | |
| 25 | 2013 End of Year In-Force Premium | 80,862 | 88,216 | 101,052 | |
| 26 | Percent Increase (New Business, In-Force) | -42%, 5% | 70%, 6% | -8%, 23% | |
| 27 | Policy Ranges and Elimination Period Terms | | | | |
| 28 | Issue Age Range | 18 - 79 | 18 - 85 | 30 - 79 | |
| 29 | Daily, Weekly or Monthly Benefit Range | \$50 - \$400 | \$1,500 - \$15,000/Month | \$1,500 - \$10,000/Month | |
| 30 | Benefit Periods and/or Pools | 2, 3, 4, 5, 6 | 1, 2, 3, 4, 5, 6, 7, 8, 10 | 2, 3, 4, 5 | \$50,000 - \$500,000 |
| 31 | Elimination Periods | 30, 60, 90, 180 | 20, 30, 60, 90, 100, 180, 365 | 90, 180, 365 | 0, 30, 60, 90, 180, 365 |
| 32 | Vanishing, Cumulative | Yes, Yes | Yes, Yes | Yes, Yes | |
| 33 | Elimination Period Crediting | Service Days | Calendar Days | Calendar Days After 1st Expense | |
| 34 | Zero-Day HCBC EP with Longer NH EP | Extra Cost; HC Days Retire FC EP | No, But 20-Day HC EP Avail (Extra \$) w/Longer Facility EP | Extra Cost | |
| 35 | Policy Benefits | | | | |
| 36 | Number of Benefit Pools, EPs | 1, 1 | 1, 1 | 1, 1 | |
| 37 | HCBC Payment Basis | Daily (Monthly Extra \$) | Daily (Monthly Extra \$) | Monthly | |
| 38 | Indemnity Facility, Indemnity HCBC | No, No | No, No | No, No | |
| 39 | Full Cash (Disability) Benefit | NA | Extra Cost | NA | |
| 40 | Partial Cash (Disability) Alternative | NA | NA | 30% (Automatic) | 40% (Automatic) |
| 41 | Additional Cash Benefit | NA | NA | NA | |
| 42 | Assisted Living (Percent of NH Max) | 100% | 50%, 75%, 100%, 125% | 50%, 75%, 100% | |
| 43 | Home Care Health Aide (Percent of NH Max) | 100% | 50%, 75%, 100%, 125% | 50%, 75%, 100% | |
| 44 | Independent Professional, Non-Professional | Same, Not Covered | APC, Cash Rider Can Cover | Same, See Cash Alternative | |
| 45 | Homemaker Services | Same As Custodial Care | Same As Custodial Care | Same As Custodial Care | |
| 46 | Informal Care (Other Than Family) | Not Covered | With Cash Rider, Benefit Can Be | Cash Alternative Has 0 Day EP; | |
| 47 | Informal Family Care | Not Covered | Used for Any Purpose | If Used It Delays Satisfying the EP | |
| 48 | Benefit Increase Features | | | | |
| 49 | Lifetime Compound Increases (Level Premium) | 3%, 5% | 3%, 5% | 3%, 4%, 5% | 1% to 5%, 0.25% Increments & Buy-Up Option |
| 50 | Lifetime Simple Increases (Level Premium) | NA | 3%, 5% | NA | |
| 51 | Other Increases (Level Premium) | NA | 5% CBIO to 2x; Tiered; MDB Incr | 3%, 5% Compound 20 Years | |
| 52 | Increased Before Claims Deducted? | No | No | No | |
| 53 | Future Purchase Options (FPO) | NA | 10% Every 2 Yrs Until Declined 2x or on Claim; Premium for the FPO Continues Even if FPO Feature No Longer Exists. | NA | No FPO. Buy-up option allows to increase each year not to exceed 5%, Available prior to the lesser of 20 years or age 75 and not chronically ill |
| 54 | Benefit Increase Comments | NA | | NA | |
| 55 | Other Comments | | | | |
| | | Participating Policy: Dividends Payable; Facility Only Available | Tiered BIO=5% Comp thru 60, 5% of Age 60 MDB thru 75, Then 0. Alternative MDB Incr Doesn't Incr Pool | Rider Doubles MMB for Professional HC | |

See page 12 for description of abbreviations.

| STATE FARM | THRIVENT | TRANSAMERICA | | UNITED SECURITY | | | 1 |
|---|---|--|--------------------------------|---|---|--------------------------|----|
| Comprehensive | Comprehensive | Comprehensive | Worksite | Comprehensive | Comprehensive | Home Care Only | 2 |
| Long Term Care Insurance | Thrivent Long Term Care Insurance | TransCare III | TransCare II - 2012 (Worksite) | LifeStyle Solutions | LifeStyle Solutions Select Impaired Risk | Clear Advantage | 3 |
| 97062 | ICC12 H-HL-LTC | ICC13 TLC-4 | TLC 2-P 0410; ICC10 TLC-3 | CCL-3000-TQ | CCL-3000-TQ SEL | HHC-01 | 4 |
| 1997 | 1987 | 1987 | | 1983 | | | 5 |
| 2013 | 2012 | 2013 | 2012 | 2013 | 2013 | 2010 | 6 |
| All But MA, NJ, RI | All But Perhaps NY | All States & DC | | FL, IL, IA, KS, KY, LA, MD, MN, MS, MO, MT, NE, ND, OH, OK, PA, SC, SD, TX, WA & WV | | | 7 |
| 30 (Including CT, IN) | 36 (Including IN) | 38 (Including CT, IN) | | 13 | | | 8 |
| | | | | | | | 9 |
| A+ | A++ | A+ | | B- | | | 10 |
| AA | Not Rated | AA- | | Not Rated | | | 11 |
| Not Rated | Not Rated | A1 | | Not Rated | | | 12 |
| Not Rated | AA | AA- | | Not Rated | | | 13 |
| Not Rated | 98 | 93 | | Not Rated | | | 14 |
| | | | | | | | 15 |
| \$133,432 | \$72,162 | \$115,276 | | \$148 | | | 16 |
| \$75,679 | \$5,798 | \$4,718 | | \$16 | | | 17 |
| 8%, 16% | 5%, 32% | 9%, -14% | | 3%, 1% | | | 18 |
| | | | | | | | 19 |
| \$9.9 | \$8.5 | \$22.4 (Plus \$1.5 of Single Premium) | | \$3.4 | | | 20 |
| \$200.5 | \$191.4 | \$479.5 | | \$30.0 | | | 21 |
| -21%, 7% | 571%, 1% | 8%, 2% | | -3%, 1% | | | 22 |
| | | | | | | | 23 |
| 4,459 | 3,576 | 11,104 | | 1,632 | | | 24 |
| 132,312 | 125,271 | 266,609 | | 17,893 | | | 25 |
| -25%, 1% | 604%, -1% | 3%, 0% | | -3%, -2% | | | 26 |
| | | | | | | | 27 |
| 30 - 79 | 18 - 79 | 18 - 79 | | 40 - 85 | 40 - 85 | 18 - 99 | 28 |
| \$100 - \$500 (Weekly for HC) | \$1,500 - \$15,000/Month | \$50 - \$500 | \$50 - \$400 | \$50 - \$350 | \$50 - \$150 | \$20 - \$250 | 29 |
| 2, 3, 5 | 2, 3, 5, 8, 10 | \$18,250 - \$1,095,000 | \$18,250 - \$876,000 | 1, 2, 3, 4, 5 | 1, 2, 3 | 1, 2, 3, 4, 5 | 30 |
| 30, 90, 180 | 30, 90, 180 | 0, 30, 60, 90, 180, 365 | 0, 30, 60, 90, 180 | 0, 40, 90, 120, 180 | 90, 120, 180 | 0, 20, 100, 180, 365 | 31 |
| Yes, Yes | Yes, Yes | Yes, Yes | | Yes, Yes | Yes, Yes | No, No | 32 |
| Service Days | 1 HC/Week=7 | Service Days | | Calendar Days After 1st Expense | | | 33 |
| No | Extra Cost; HC Days Retire FC EP | Automatic, Does Not Retire Facility EP | | No | | | 34 |
| | | | | | | | 35 |
| 1, 1 | 1, 1 | 1, 2 (0-Day HC) | | 1, 1 | 1, 1 | Home Care Only | 36 |
| Weekly | Monthly | Daily (Monthly Extra \$) | | Monthly | Monthly | Daily | 37 |
| No, No | No, No | No, No | | No, No | | | 38 |
| NA | NA | NA | | NA | | | 39 |
| NA | NA | 10 x Daily Max Each Month | | NA | | | 40 |
| NA | 10% in Facilities; 15% At Home (Extra \$) | NA | | NA | | | 41 |
| 100% | 100% | 100% | | 100% | 100% | Home Care Only | 42 |
| 100% | 100% | 100% | | 100% | 50% | Home Care Only | 43 |
| Same, Not Covered | Same, Not Covered | Through Partial Cash Alternative | | Both Same As Above | Both Save As Above | Not Covered, Not Covered | 44 |
| Same As Custodial Care | Same As Custodial Care | Same as Custodial Care | | Same As Custodial Care | | | 45 |
| Not Covered | Not Covered | Through Partial Cash Alternative | | Not Covered | | | 46 |
| Not Covered | Not Covered | Through Partial Cash Alternative | | Not Covered | | | 47 |
| | | | | | | | 48 |
| 5% | 3%, 5% | 3%, 5% | | 3%, 5% | 3%, 5% | 5% | 49 |
| 5% | NA | NA | | 3%, 5% | 3%, 5% | NA | 50 |
| NA | NA | NA | | NA | | | 51 |
| No | No | No | | No | | | 52 |
| Every 5 Years | 5% Each Year | 16% Every 3 Yrs Up to Age 70 or 'til Declined Twice | | NA | | | 53 |
| \$25 of MDB Every 5 Years From Ages 45-65 If Not Claim-Eligible | FPO Provides Automatic 5% Increases Each Year, Unless Declined, Until 3 Consecutive Offers are Declined. Always Applies When on Claim | If No BIO is Purchased, It Can Be Bought at the 1st, 3rd or 5th Anniversary If Haven't Been Claim-Eligible | | NA | | | 54 |
| | | 3% or 5% Step-Rated: Prems & Maximums Incr Same % Each Yr | | Includes Programs to Delay Disability & Prolong Independence | Partnership Impaired Risk Product. Pre-Existing Exclusion. Includes Programs to Delay Disability & Prolong Independence | | 55 |

2014 Annual Long Term Care Insurance Survey

| 56 | COMPANY NAME | MASSMUTUAL | MEDAMERICA | MUTUAL OF OMAHA | |
|-----|--|---|---|---|----------------------------|
| 57 | Product Marketing Name | SignatureCare 500 | FlexCare | MutualCare Secure Solution | MutualCare Custom Solution |
| 58 | Sales Rep/Source for More Info | 800-767-1000 | http://agents.yourlongtermcare.com/ | 800-693-6083 | |
| 59 | Ancillary Benefits | | | | |
| 60 | Bed Reserve Days/Year, Respite during EP? | 60+Other, 30 | 30+Other, 30 | 30+Other, 30 | |
| 61 | Alternative Plan of Care (APC) | Contractual After EP | Contractual After EP | Contractual After EP | |
| 62 | Home Modification | APC | Same as Emergency Alert | 2 x Mo Max If Care Coord Is Used* | |
| 63 | Caregiver Training Benefit | 5 x MDB | 10 x MDB | Included Above* | |
| 64 | Emergency Alert | 50% of MDB/Month | Covered Up to MDB; MedAmerica | Included Above* | |
| 65 | Equipment Benefit | APC | May Agree to Pay More Via APC | Included Above* | |
| 66 | Drug, Ambulance Benefit | 1 x MDB/Mo, 4 x MDB/Yr | NA | NA | |
| 67 | Claims Issues | | | | |
| 68 | Conditional Receipt Protection | Full, After UW Reqt | No | Full, After UW Reqt | |
| 69 | Coverage Beyond USA | 1/2 MDB to 1/4 Max LT Benefit | Same as USA | Canada & UK; Indemnity for Other (365) | |
| 70 | Provider Discounts (Directly or Indirectly) | No | Yes | No | |
| 71 | Care Coordination Available From | Company Staff | Company Staff | Client's Choice | |
| 72 | Third Party Care Coordinator Limits | None | None | None | |
| 73 | Independent Review | As Required By Law | Extended to All Claimants | As Required By Law | |
| 74 | Premiums and Discounts | | | | |
| 75 | Gender-Distinct or Unisex Pricing | Unisex | Unisex | Gender-Distinct | |
| 76 | Preferred Discount | 10% | 5% | 15% | |
| 77 | Substandard Extra Ratings | 25%, 150%, 400% | None | 25%, 50% | |
| 78 | Two-Spouse, Two-Partner Discounts | 30%, 30% | 25%, 25% | 30%, 30% | |
| 79 | Requires Identical Coverage | No | No | No | |
| 80 | If Spouse is a Surprise Decline | Reduced | Reduced | Reduced | |
| 81 | If Spouse Answers "Yes" to "Knockout" question | Reduced | Reduced | Reduced | |
| 82 | One-Spouse Discount (Only 1 Spouse Applies) | 15% | 10% | 15% | |
| 83 | Maximum Best UW Class & Spouse Discount | 37% | 28.75% | 40.5% | |
| 84 | Later Marriage Earns Discount For | Current (If Same Series) & New Spouse | Both (if same form) | If Same Form, Current & New Spouse | |
| 85 | Most Common Employer, Affinity Discount | 10%, 10% | 5%, 5% | 5% (Not Employer Sponsored), 5% | |
| 86 | Minimum Size Employer Group, Number Apps | 3, 3 | 25, 1 | 5 Apps, Common Employer Program Only | |
| 87 | Minimum Size Affinity Group, Number Apps | 10, 3 | 100, 1 | 100, 10 | |
| 88 | Credit Card: Frequencies Accepted | None | None | None | |
| 89 | Non-Level Premiums | | | | |
| 90 | Fixed Periods | NA | 10, 20 | NA | |
| 91 | Paid Up at Ages | NA | NA | NA | |
| 92 | Waiver of Premium | | | | |
| 93 | First Premium Waived (Days) | Elimination | Elimination | Elimination | |
| 94 | HCBC Waiver | Yes | Yes | Yes, With 8 Days of Care/Month | |
| 95 | Joint Waiver | Extra Cost | Extra Cost | Not Offered | Extra Cost |
| 96 | Return of Premium Upon Death (ROP) | | | | |
| 97 | ROP Design #1 | NA | Net, 100% to 65, Grades to \$0 @75 | Net, 3 x MMB | Net, 100% to 65 |
| 98 | Other ROP Design(s) | NA | Net, 100% to 80, Then \$0 | NA | Net, 100% or 3 x MMB |
| 99 | Other Riders and Features | | | | |
| 100 | Paid Up Survivor Benefit | Extra Cost | Extra Cost | Not Offered | Extra Cost |
| 101 | Both People Must Survive Number of Years | 10 | 10 | NA | 10 |
| 102 | Claim-Free Requirement? | No | No | NA | |
| 103 | Shared Care Benefit | Permanent Extra \$, Third Pool | Permanent Extra \$, Third Pool That Can Differ from | Permanent Extra \$ | |
| 104 | Other Shared Care Aspects | Avail Only w/2 Yr & 3 Yr BPs | Client-Specific Pools | Must Leave 1 Year for Living Spouse | |
| 105 | Restoration of Benefits | Extra Cost | Extra Cost | NA | |
| 106 | Other Comments | Loyal Customer Discount 5% All Yrs; FO Coverage Avail | | Spouse Security Benefit Pays 60% of Reimb Benefit; 5% "Common Employer" Discount But Employer Cannot Be Involved in Any Way | |
| 107 | Offers Non-Tax-Qualified Policies (NTQ) | No | No | No | |
| 108 | Combination Policies Offered | None | None | None | |

See page 12 for description of abbreviations.

| STATE FARM | THRIVENT | TRANSAMERICA | | UNITED SECURITY | | | 56 |
|-----------------------------------|--|--|--------------------------------|-------------------------------|--|------------------------|-----|
| Long Term Care Insurance | Thrivent Long Term Care Insurance | TransCare III | TransCare II - 2012 (Worksite) | LifeStyle Solutions | LifeStyle Solutions Select Impaired Risk | Clear Advantage | 57 |
| | 800-THRIVENT | 817-285-3451, Carroll.Golden@Transamerica.com | | 800-872-3044, www.usa-cal.com | | | 58 |
| | | | | | | | 59 |
| 30+Other, No | 60+Other, 60 | 60, 30 | | 20, 20 | | Home Care Only, No | 60 |
| Contractual After EP | Contractual After EP | Contractual After EP | | Contractual Up to 50 x MDB | | Contractual After EP | 61 |
| 50 x MDB* | 2 x Monthly Max* | 60 x MDB If Care Coord Is Used* | | APC up to 50 x MDB* | | APC up to 50 x MDB* | 62 |
| 5 x MDB/Plan of Care | 2 x Monthly Max | Included Above* | | 5 x HC MDB | | 5 x HC MDB* | 63 |
| 25% MDB; Max 12 Months | Included Above* | Included Above* | | NA | | NA | 64 |
| Included Above* | Included Above* | Included Above* | | NA | | Included Above* | 65 |
| NA | NA | NA | | NA | | NA | 66 |
| | | | | | | | 67 |
| Full, After App | Full, After UW Reqt | Full, After App | | No | | | 68 |
| No | Int'l (2x Max Monthly Benefit) | Canada (Other=Cash Benefit only) | Canada (Other=75% (365)) | No | | | 69 |
| No | No | No | | No | | | 70 |
| Through Network | Through Network | Through Network | | Yes | | | 71 |
| None | None | None | | Yes | | | 72 |
| Extended to Some IF & Some States | Extended to IF in States with IR | Extended to Some IF & Some States | | As Required By Law | | | 73 |
| | | | | | | | 74 |
| Unisex | Unisex | Gender-Distinct | Unisex | Unisex | | | 75 |
| 10% | 10% | 10% | | NA | | | 76 |
| None | 25%, 50% | 25%, 50% | | 25%, 60%, 100%, 200% | NA | 25%, 60%, 100%, 200% | 77 |
| 30%, 0% | 35%, 35% | 30%, 30% | 20%, 20% | 20%, 20% | 10%,10% | 10% Off Higher Prem,0% | 78 |
| No | No | No | Yes | Yes | | | 79 |
| Unchanged | Reduced | Reduced | | Reduced | Reduced | Lost | 80 |
| Lost | Reduced | Reduced | | Reduced | Reduced | Lost | 81 |
| 0% | 15% | 15% | 10% | 15% | 10% | 0% | 82 |
| 37% | 45% | 37% | 28% | 30% | 10% | 10% Off Higher Prem | 83 |
| Current & New Spouse | Current & New Spouse | Current & New Spouse if Same Policy Form (& Benefits for Worksite) | | Current & New Spouse | Current & New Spouse | 10% Off Higher Prem | 84 |
| NA | NA | NA, 5% | 5%, NA | 10%, 10% | NA | NA | 85 |
| NA | NA | NA | 5, 5 Ees (More for SUW or MGI) | 5, 2 | NA | NA | 86 |
| NA | NA | 250, 12+/Year | NA | 10, 2 | NA | NA | 87 |
| M, Q, SA, A | None | M, Q, SA, A (First Payment Only) | | M, Q, SA, A | M, Q, SA, A | NA | 88 |
| | | | | | | | 89 |
| NA | 10 | NA | | NA | | | 90 |
| NA | 65 | NA | | NA | | | 91 |
| | | | | | | | 92 |
| 90 Service, Count Restarts | Elimination | Elimination | | Elimination | Not Offered | Elimination + 90 | 93 |
| If 15 Day Gap | Extra Cost | Automatic But NA if Substandard Class | | Yes | Not Offered | Yes | 94 |
| Not Offered | Automatic with Shared Care Rider | Extra Cost | | Not Offered | Not Offered | Extra Cost | 95 |
| | | | | | | | 96 |
| NA | Net, 100% | Automatic: Death Before Age 67 | | NA | | | 97 |
| NA | NA | Net, 100% | | NA | | | 98 |
| | | | | | | | 99 |
| Not Offered | Extra Cost | Not Offered | | Not Offered | Not Offered | Extra Cost | 100 |
| NA | 10 | NA | | NA | NA | No | 101 |
| NA | Yes | NA | | NA | NA | No | 102 |
| NA | Extra Cost Ends If Partner Dies. If Pool Depleted, Spouse <86 & No Clm in 2 Yrs, Can Buy 2 Yr BP | Extra Cost Ends If Partner Dies. If Pool Depleted, Spouse <91 & No Claim in 2 Years, Can Buy 2 Year BP | | NA | | | 103 |
| NA | | | | | | | 104 |
| Included | Extra Cost | Extra Cost | | NA | NA | Included | 105 |
| | 5-Year Rate Guarantee | No War Excl. Reimb Up to 2x MMB for Injury Until Age 67; Add'l Amt Not +/- From Pool. 5-Yr Rate Guarantee: SUW Up to \$400K for Worksite | | | | | 106 |
| No | No | No | | No | | | 107 |
| None | Annuities | None | | None | | | 108 |

2014 Annual Long Term Care Insurance Survey

Company (Product): Most Common Rating Class; 90-Day Elimination Period

| | UW Class of Displayed Premiums | Without Benefit Increases | | | | | | | |
|--|--------------------------------------|---------------------------|--------|--------|--------|---------|---------|---------|---------|
| | | Age 40 | | Age 50 | | Age 60 | | Age 70 | |
| | | Male | Female | Male | Female | Male | Female | Male | Female |
| Five-Year Benefit Period | | Single Insured | | | | | | | |
| Bankers Life (GR-N620) | 2/5 | \$371 | \$559 | \$590 | \$924 | \$1,015 | \$1,617 | \$2,261 | \$3,513 |
| Bankers Life (GR-N650) | 2/5 | 510 | 775 | 815 | 1,292 | 1,405 | 2,260 | 3,108 | 4,884 |
| Country Life (Comprehensive) | 2/2 | 442 | 442 | 601 | 601 | 973 | 973 | 2,530 | 2,530 |
| Genworth (Privileged Choice Flex 2 — Preferred) | 2/4 | 638 | 895 | 692 | 993 | 1,055 | 1,439 | 2,560 | 3,492 |
| Genworth (Privileged Choice Flex 2 — Select) | 2/4 | 796 | 1,086 | 846 | 1,154 | 1,319 | 1,799 | 3,200 | 4,365 |
| John Hancock (Custom Care III Featuring Benefit Builder) | 2/4 | 560 | 820 | 710 | 1,060 | 1,120 | 1,720 | 2,530 | 3,820 |
| Knights of Columbus (Comprehensive) | 1/1 | 247 | 247 | 451 | 451 | 780 | 780 | 1,874 | 1,874 |
| MassMutual (500 Series) | 2/5 | 620 | 620 | 788 | 788 | 1,262 | 1,262 | 2,914 | 2,914 |
| MedAmerica (FlexCare) | 2/2 | 350 | 350 | 586 | 586 | 1,061 | 1,061 | 2,406 | 2,406 |
| Mutual of Omaha (MutualCare Secure Solution) | 2/4 | 559 | 910 | 690 | 1,084 | 965 | 1,623 | 2,150 | 3,348 |
| State Farm Mutual Auto | 2/2 | 808 | 808 | 1,229 | 1,229 | 1,870 | 1,870 | 3,399 | 3,399 |
| Thrivent (Long Term Care Insurance) | 2/4 | 642 | 642 | 899 | 899 | 1,477 | 1,477 | 3,146 | 3,146 |
| United Security (LifeStyle Solutions) | 3/5 | 905 | 905 | 1,022 | 1,022 | 1,659 | 1,659 | 3,390 | 3,390 |
| United Security (LifeStyle Solutions Select) | 1/1 | NA | NA | NA | NA | NA | NA | NA | NA |
| United Security (Clear Advantage) | 3/5 | 521 | 521 | 577 | 577 | 957 | 957 | 2,182 | 2,182 |
| Country Life (Facility Only) | 2/2 | 358 | 358 | 474 | 474 | 746 | 746 | 1,920 | 1,920 |
| Knights of Columbus (Facility Only) | 1/1 | 160 | 160 | 293 | 293 | 507 | 507 | 1,312 | 1,312 |

Three-Year Benefit Period Single Insured

| | | | | | | | | | |
|--|-----|-------|-------|-------|-------|-------|-------|-------|-------|
| Bankers Life (GR-N620) | 2/5 | 292 | 425 | 450 | 687 | 760 | 1,185 | 1,708 | 2,577 |
| Bankers Life (GR-N650) | 2/5 | 391 | 577 | 603 | 941 | 1,027 | 1,617 | 2,280 | 3,486 |
| Country Life (Comprehensive) | 2/2 | 354 | 354 | 479 | 479 | 766 | 766 | 1,950 | 1,950 |
| Genworth (Privileged Choice Flex 2 — Preferred) | 2/4 | 528 | 743 | 561 | 849 | 787 | 1,074 | 1,990 | 2,714 |
| Genworth (Privileged Choice Flex 2 — Select) | 2/4 | 643 | 876 | 689 | 940 | 984 | 1,343 | 2,487 | 3,393 |
| John Hancock (Custom Care III Featuring Benefit Builder) | 2/4 | 470 | 610 | 590 | 820 | 900 | 1,300 | 2,080 | 2,950 |
| Knights of Columbus (Comprehensive) | 1/1 | 200 | 200 | 363 | 363 | 626 | 626 | 1,499 | 1,499 |
| MassMutual (500 Series) | 2/5 | 504 | 504 | 640 | 640 | 1,025 | 1,025 | 2,368 | 2,368 |
| MedAmerica (FlexCare) | 2/2 | 284 | 284 | 468 | 468 | 840 | 840 | 1,895 | 1,895 |
| Mutual of Omaha (MutualCare Secure Solution) | 2/4 | 428 | 649 | 525 | 774 | 751 | 1,159 | 1,684 | 2,420 |
| State Farm Mutual Auto | 2/2 | 587 | 587 | 907 | 907 | 1,394 | 1,394 | 2,532 | 2,532 |
| Thrivent (Long Term Care Insurance) | 2/4 | 482 | 482 | 674 | 674 | 1,124 | 1,124 | 2,440 | 2,440 |
| United Security (LifeStyle Solutions) | 3/5 | 722 | 722 | 817 | 817 | 1,335 | 1,335 | 2,755 | 2,755 |
| United Security (LifeStyle Solutions Select) | 1/1 | 1,607 | 1,607 | 1,812 | 1,812 | 2,918 | 2,918 | 5,615 | 5,615 |
| United Security (Clear Advantage) | 3/5 | 422 | 422 | 465 | 465 | 774 | 774 | 1,746 | 1,746 |
| Country Life (Facility Only) | 2/2 | 279 | 279 | 365 | 365 | 562 | 562 | 1,408 | 1,408 |
| Knights of Columbus (Facility Only) | 1/1 | 130 | 130 | 236 | 236 | 407 | 407 | 1,049 | 1,049 |

\$200,000 Benefit Pool Single Insured

| | | | | | | | | | |
|---|-----|-----|-----|-----|-------|-------|-------|-------|-------|
| LifeSecure (Long Term Care II with Shareability Option) | 2/3 | 577 | 865 | 780 | 1,169 | 1,265 | 1,897 | 3,153 | 4,729 |
| Mutual of Omaha (MutualCare Secure Solution) | 2/4 | 594 | 978 | 729 | 1,166 | 1,037 | 1,749 | 2,367 | 3,614 |
| Transamerica (Transcare III) | 2/4 | 543 | 827 | 753 | 1,147 | 1,222 | 1,861 | 2,739 | 4,174 |
| LifeSecure (OM II Long Term Care — Worksite) | 2/3 | 715 | 715 | 965 | 965 | 1,565 | 1,565 | 3,901 | 3,901 |
| Transamerica (Transcare II — Worksite) | 2/4 | 602 | 602 | 774 | 774 | 1,291 | 1,291 | 3,054 | 3,054 |

\$100,000 Benefit Pool Single Insured

| | | | | | | | | | |
|---|-----|-----|-----|-----|-----|-----|-------|-------|-------|
| LifeSecure (Long Term Care II with Shareability Option) | 2/3 | 361 | 541 | 479 | 719 | 770 | 1,154 | 1,898 | 2,846 |
| Mutual of Omaha (MutualCare Secure Solution) | 2/4 | 416 | 619 | 509 | 740 | 730 | 1,109 | 1,655 | 2,330 |
| Transamerica (Transcare III) | 2/4 | 396 | 603 | 549 | 837 | 891 | 1,358 | 1,998 | 3,045 |
| LifeSecure (OM II Long Term Care — Worksite) | 2/3 | 446 | 446 | 593 | 593 | 952 | 952 | 2,348 | 2,348 |
| Transamerica (Transcare II — Worksite) | 2/4 | 417 | 417 | 536 | 536 | 894 | 894 | 2,116 | 2,116 |

See page 12 for description of abbreviations.

| 5% Compound Benefit Increases | | | | | | | | Without Benefit Increases | | | | 5% Compound Benefit Increases | | | |
|-------------------------------|--------|--------|--------|--------|--------|--------|--------|---------------------------|--------|--------|--------|-------------------------------|--------|--------|--------|
| Age 40 | | Age 50 | | Age 60 | | Age 70 | | Age 40 | Age 50 | Age 60 | Age 70 | Age 40 | Age 50 | Age 60 | Age 70 |
| Male | Female | Male | Female | Male | Female | Male | Female | | | | | | | | |

Single Insured

Male & Female Couple the Same Age

| | | | | | | | | | | | | | | | |
|---------|---------|---------|---------|---------|---------|---------|---------|-------|-------|---------|---------|---------|---------|---------|---------|
| \$2,389 | \$3,866 | \$2,765 | \$4,443 | \$3,355 | \$5,288 | \$5,124 | \$7,749 | \$604 | \$984 | \$1,711 | \$3,753 | \$4,065 | \$4,686 | \$5,618 | \$8,368 |
| 3,313 | 5,388 | 3,830 | 6,170 | 4,639 | 7,336 | 7,051 | 10,749 | 844 | 1,390 | 2,468 | 5,621 | 5,712 | 6,597 | 8,064 | 12,518 |
| 1,726 | 1,726 | 1,897 | 1,897 | 2,335 | 2,335 | 4,159 | 4,159 | 619 | 841 | 1,362 | 3,542 | 2,416 | 2,655 | 3,268 | 5,822 |
| 1,640 | 2,332 | 1,770 | 2,532 | 2,103 | 3,214 | 4,289 | 5,850 | 1,037 | 1,176 | 1,450 | 3,200 | 2,489 | 3,009 | 3,328 | 5,361 |
| 1,761 | 2,541 | 1,961 | 2,935 | 2,629 | 3,656 | 5,361 | 7,313 | 1,089 | 1,234 | 1,740 | 3,840 | 2,912 | 3,334 | 3,636 | 6,434 |
| 2,920 | 4,420 | 3,310 | 4,810 | 3,420 | 5,140 | 5,360 | 7,830 | 966 | 1,239 | 1,988 | 4,445 | 4,634 | 4,704 | 4,872 | 7,630 |
| 904 | 904 | 1,271 | 1,271 | 1,771 | 1,771 | 3,272 | 3,272 | 419 | 766 | 1,327 | 3,186 | 1,537 | 2,161 | 3,011 | 5,562 |
| 3,377 | 3,377 | 3,379 | 3,379 | 3,692 | 3,692 | 6,002 | 6,002 | 868 | 1,103 | 1,766 | 4,079 | 4,728 | 4,731 | 5,168 | 8,403 |
| 2,014 | 2,014 | 2,458 | 2,458 | 3,119 | 3,119 | 4,877 | 4,877 | 525 | 879 | 1,591 | 3,609 | 3,020 | 3,686 | 4,678 | 7,316 |
| 2,733 | 4,880 | 2,901 | 5,327 | 3,071 | 5,646 | 3,990 | 7,078 | 1,028 | 1,242 | 1,812 | 3,849 | 5,329 | 5,760 | 6,102 | 7,748 |
| 6,615 | 6,615 | 6,363 | 6,363 | 6,176 | 6,176 | 7,343 | 7,343 | 1,329 | 2,013 | 3,069 | 5,601 | 10,707 | 10,305 | 10,032 | 11,966 |
| 3,711 | 3,711 | 3,775 | 3,775 | 4,400 | 4,400 | 6,543 | 6,543 | 835 | 1,168 | 1,920 | 4,090 | 4,824 | 4,907 | 5,720 | 8,506 |
| 3,854 | 3,854 | 3,961 | 3,961 | 4,594 | 4,594 | 6,163 | 6,163 | 1,447 | 1,635 | 2,655 | 5,423 | 6,167 | 6,337 | 7,350 | 9,861 |
| NA | NA | NA | NA | NA | NA | NA | NA | NA | NA | NA | NA | NA | NA | NA | NA |
| 943 | 943 | 1,042 | 1,042 | 1,718 | 1,718 | 3,534 | 3,534 | 990 | 1,097 | 1,819 | 4,147 | 1,792 | 1,980 | 3,264 | 6,715 |
| 1,297 | 1,297 | 1,421 | 1,421 | 1,739 | 1,739 | 3,092 | 3,092 | 501 | 664 | 1,044 | 2,687 | 1,815 | 1,989 | 2,435 | 4,328 |
| 564 | 564 | 793 | 793 | 1,105 | 1,105 | 2,199 | 2,199 | 273 | 498 | 862 | 2,230 | 959 | 1,348 | 1,879 | 3,737 |

Single Insured

Male & Female Couple the Same Age

| | | | | | | | | | | | | | | | |
|-------|-------|-------|-------|-------|-------|--------|--------|-------|-------|-------|--------|--------|--------|--------|--------|
| 1,708 | 2,759 | 1,981 | 3,154 | 2,407 | 3,744 | 3,726 | 5,507 | 466 | 739 | 1,264 | 2,785 | 2,904 | 3,338 | 3,998 | 6,001 |
| 2,313 | 3,738 | 2,677 | 4,268 | 3,247 | 5,070 | 4,997 | 7,435 | 635 | 1,014 | 1,763 | 3,939 | 3,972 | 4,559 | 5,546 | 8,493 |
| 1,428 | 1,428 | 1,567 | 1,567 | 1,928 | 1,928 | 3,236 | 3,236 | 495 | 670 | 1,072 | 2,730 | 1,999 | 2,194 | 2,699 | 4,531 |
| 1,328 | 1,761 | 1,488 | 2,027 | 1,699 | 2,615 | 3,313 | 4,639 | 859 | 953 | 1,108 | 2,487 | 2,026 | 2,529 | 2,888 | 4,236 |
| 1,385 | 2029 | 1,649 | 2,467 | 2,037 | 2,975 | 4,142 | 5,799 | 902 | 1,056 | 1,298 | 2,985 | 2,181 | 2,803 | 2,959 | 5,083 |
| 2,510 | 3,490 | 2,720 | 3,660 | 3,070 | 3,950 | 4,420 | 5,960 | 756 | 987 | 1,540 | 3,521 | 4,200 | 4,466 | 4,914 | 7,266 |
| 724 | 724 | 1,016 | 1,016 | 1,415 | 1,415 | 2,612 | 2,612 | 340 | 616 | 1,064 | 2,548 | 1,230 | 1,728 | 2,406 | 4,440 |
| 2,745 | 2,745 | 2,747 | 2,747 | 3,001 | 3,001 | 4,879 | 4,879 | 706 | 896 | 1,436 | 3,315 | 3,843 | 3,845 | 4,201 | 6,830 |
| 1,551 | 1,551 | 1,891 | 1,891 | 2,403 | 2,403 | 3,757 | 3,757 | 426 | 701 | 1,261 | 2,843 | 2,327 | 2,837 | 3,604 | 5,636 |
| 2,089 | 3,480 | 2,207 | 3,804 | 2,390 | 4,033 | 3,126 | 5,117 | 753 | 909 | 1,337 | 2,873 | 3,898 | 4,208 | 4,496 | 5,769 |
| 4,754 | 4,754 | 4,617 | 4,617 | 4,532 | 4,532 | 5,411 | 5,411 | 960 | 1,476 | 2,272 | 4,150 | 7,640 | 7,427 | 7,316 | 8,765 |
| 2,822 | 2,822 | 2,946 | 2,946 | 3,438 | 3,438 | 5,172 | 5,172 | 626 | 876 | 1,461 | 3,171 | 3,668 | 3,830 | 4,469 | 6,724 |
| 3,112 | 3,112 | 3,201 | 3,201 | 3,722 | 3,722 | 5,011 | 5,011 | 1,155 | 1,307 | 2,138 | 4,409 | 4,980 | 5,121 | 5,956 | 8,017 |
| 7,151 | 7,151 | 7,289 | 7,289 | 8,243 | 8,243 | 10,821 | 10,821 | 2,893 | 3,262 | 5,253 | 10,107 | 12,871 | 13,121 | 14,837 | 19,477 |
| 760 | 760 | 831 | 831 | 1,380 | 1,380 | 2,802 | 2,802 | 803 | 883 | 1,471 | 3,317 | 1,445 | 1,578 | 2,622 | 5,224 |
| 1,014 | 1,014 | 1,109 | 1,109 | 1,355 | 1,355 | 2,262 | 2,262 | 390 | 512 | 786 | 1,971 | 1,419 | 1,553 | 1,897 | 3,166 |
| 452 | 452 | 634 | 634 | 883 | 883 | 1,755 | 1,755 | 221 | 401 | 692 | 1,784 | 768 | 1,078 | 1,501 | 2,984 |

Single Insured

Male & Female Couple the Same Age

| | | | | | | | | | | | | | | | |
|-------|-------|-------|-------|-------|-------|-------|--------|-------|-------|-------|-------|-------|-------|-------|--------|
| 2,495 | 4,455 | 2,723 | 4,861 | 3,365 | 6,009 | 5,628 | 10,051 | 1,010 | 1,364 | 2,214 | 5,518 | 4,864 | 5,309 | 6,562 | 10,975 |
| 2,901 | 5,245 | 3,065 | 5,732 | 3,301 | 6,082 | 4,393 | 7,641 | 1,100 | 1,327 | 1,950 | 4,187 | 5,702 | 6,158 | 6,568 | 8,423 |
| 2,543 | 3,875 | 3,005 | 4,579 | 3,247 | 4,947 | 5,043 | 7,685 | 959 | 1,330 | 2,158 | 4,839 | 4,493 | 5,309 | 5,736 | 8,910 |
| 3,531 | 3,531 | 3,852 | 3,852 | 4,759 | 4,759 | 7,959 | 7,959 | 1,001 | 1,351 | 2,191 | 5,462 | 4,943 | 5,392 | 6,662 | 11,142 |
| 2,275 | 2,275 | 2,765 | 2,765 | 3,629 | 3,629 | 6,026 | 6,026 | 964 | 1,239 | 2,065 | 4,887 | 3,641 | 4,424 | 5,808 | 9,641 |

Single Insured

Male & Female Couple the Same Age

| | | | | | | | | | | | | | | | |
|-------|-------|-------|-------|-------|-------|-------|-------|-----|-----|-------|-------|-------|-------|-------|-------|
| 1,560 | 2,785 | 1,673 | 2,988 | 2,047 | 3,656 | 3,387 | 6,049 | 631 | 839 | 1,347 | 3,321 | 3,041 | 3,263 | 3,992 | 6,605 |
| 2,030 | 3,323 | 2,142 | 3,636 | 2,324 | 3,858 | 3,071 | 4,925 | 724 | 875 | 1,288 | 2,789 | 3,747 | 4,045 | 4,327 | 5,598 |
| 1,934 | 2,947 | 2,182 | 3,325 | 2,459 | 3,747 | 3,611 | 5,502 | 700 | 970 | 1,574 | 3,530 | 3,417 | 3,855 | 4,344 | 6,379 |
| 2,203 | 2,203 | 2,366 | 2,366 | 2,894 | 2,894 | 4,790 | 4,790 | 624 | 830 | 1,333 | 3,287 | 3,084 | 3,312 | 4,051 | 6,706 |
| 1,427 | 1,427 | 1,719 | 1,719 | 2,323 | 2,323 | 3,908 | 3,908 | 667 | 858 | 1,430 | 3,385 | 2,283 | 2,750 | 3,718 | 6,252 |